

In re **Shawn C Nichols
Ann Marie Byrd**

Debtor(s)

Case No. **09-05928****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	2,306.44
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	200.00
a. Electricity and heating fuel		\$	100.00
b. Water and sewer		\$	75.00
c. Telephone		\$	125.00
d. Other See Detailed Expense Attachment		\$	35.00
3. Home maintenance (repairs and upkeep)		\$	725.00
4. Food		\$	100.00
5. Clothing		\$	35.00
6. Laundry and dry cleaning		\$	150.00
7. Medical and dental expenses		\$	365.00
8. Transportation (not including car payments)		\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	165.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	0.00
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
a. Auto		\$	250.00
b. Other Payment to IRS		\$	400.00
c. Other Payment to Dept of Revenue		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other		\$	0.00
Other		\$	0.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **5,131.44**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,099.48
b. Average monthly expenses from Line 18 above	\$	5,131.44
c. Monthly net income (a. minus b.)	\$	-31.96

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment**Other Utility Expenditures:**

Cable TV	\$	65.00
Garbage service	\$	35.00
Internet service	\$	25.00
Total Other Utility Expenditures	\$	125.00